

Information to identify the case:

Debtor 1	Bruce L. DeGeorge	Social Security number or ITIN	xxx-xx-3518
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	19-26744-KCF		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Bruce L. DeGeorge

1/7/20

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Bruce L. DeGeorge
DebtorCase No. 19-26744-KCF
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 3
Total Noticed: 50

Date Rcvd: Jan 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 09, 2020.

db
 518437286 db #+Bruce L. DeGeorge, 1001 Whispering Way, Apt 178, Matawan, NJ 07747-1983
 518437287 +Alliance One, 6565 Kimball Drive, Suite 200, Gig Harbor, WA 98335-1206
 518437290 Allied Digestive Health, P.O. Box 11578, Newark, NJ 07101-4578
 518437300 +Atlantic Eye Physicians, 279 Third Avenue, Suite 204, Long Branch, NJ 07740-6210
 518437302 +Chase Mortgage, Attn: Bankruptcy Dept, Po Box 24696, Columbus, OH 43224-0696
 518437308 +Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 518437310 +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,
 Mason, OH 45040-8999
 518437310 +Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218
 518437313 +Endoscopy Center of Red Bank, 365 Broad Street, Suite 2E, Red Bank, NJ 07701-2151
 518537969 +HVA Development, LLC, c/o Feinstein Raiss Kelin Booker & Golds,
 290 West Mount Pleasant Avenue, Suite 1340, Livingston, NJ 07039-2763
 518437314 +Linebarger Goggan Blair & Sampson, LLP, 61 Broadway, Suite 2600, New York, NY 10006-2840
 518437317 +Maureen DeGeorge, 813 Windergrove Court, Ocoee, FL 34761-5610
 518437318 +Meridian Medical, P.O. Box 416768, Boston, MA 02241-6768
 518437319 Monmouth Sleep & Pulmonary Associates, 972 St Rt 36, Hazlet, NJ 07730-1700
 518437320 +New Jersey Natural Gas, 1415 Wyckoff Road, P.O. Box 1464, Belmar, NJ 07719-1464
 518437321 +New Jersey Turnpike Authority, Administration Building, 581 Main Street, P.O. Box 5042,
 Woodbridge, NJ 07095-5042
 518437324 +New York University, Physician Services, PO Box 415662, Boston, MA 02241-5662
 518437325 +Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433
 518437326 Professional Account Management, LLC, P.O. Box 1520, Milwaukee, WI 53201-1520
 518437327 +Raymour & Flanigan, Attn: Bankruptcy, Po Box 130, Liverpool, NY 13088-0130
 518437330 +Sequium Asset Solutions, LLC, 1130 Northchase Parkway, Suite 150, Marietta, GA 30067-6429
 518437331 +Staten Island Orthopedics/Sports Medicin, 2052 Richmond Rd, Staten Island, NY 10306-2583
 518437332 Sunrise Credit Services, P.O. Box 9100, Farmingdale, NY 11735-9100
 518437338 The Port Authority of NY & NJ, Violation Processing Center, P.O. Box 15186,
 Albany, NY 12212-5186
 518437342 ++VALLEY, ATTN ATTN LEGAL DEPARTMENT, 1455 VALLEY ROAD, WAYNE NJ 07470-8448
 (address filed with court: Valley National Bank, Attn: Legal Dept, 1455 Valley Rd,
 Wayne, NJ 07470)
 518437344 +Villani & DeLuca, P.C., 703 Richmond Avenue, Point Pleasant Beach, NJ 08742-3041
 518437345 +Weill Cornell Medicine, 575 Lexington Avenue, Suite 540, New York, NY 10022-6145

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 07 2020 23:33:45 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 07 2020 23:33:43 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518437288 +EDI: AMEREXPR.COM Jan 08 2020 04:03:00 Amex/Bankruptcy, Correspondence/Bankruptcy,
 Po Box 981540, El Paso, TX 79998-1540
 518437291 +EDI: BANKAMER.COM Jan 08 2020 04:03:00 Bank of America, Attn: Bankruptcy NC4-105-02-77,
 Po Box 26012, Greensboro, NC 27420-6012
 518437293 +EDI: TSYS2.COM Jan 08 2020 04:03:00 Barclays Bank Delaware, Attn: Correspondence,
 Po Box 8801, Wilmington, DE 19899-8801
 518437294 +EDI: CAPITALONE.COM Jan 08 2020 04:03:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 518437295 +EDI: CAPONEAUTO.COM Jan 08 2020 04:03:00 Capital One Auto Finance, Attn: Bankruptcy,
 Po Box 30285, Salt Lake City, UT 84130-0285
 518437296 +EDI: CAUT.COM Jan 08 2020 04:03:00 Chase Auto Finance, Attn: Bankruptcy, Po Box 901076,
 Fort Worth, TX 76101-2076
 518437298 +EDI: CHASE.COM Jan 08 2020 04:03:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298,
 Wilmington, DE 19850-5298
 518437303 +EDI: CITICORP.COM Jan 08 2020 04:03:00 Citibank, Attn: Recovery/Centralized Bankruptcy,
 Po Box 790034, St Louis, MO 63179-0034
 518437304 +EDI: CITICORP.COM Jan 08 2020 04:03:00 Citibank North America,
 Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 518437306 +EDI: WFNNB.COM Jan 08 2020 04:03:00 Comenity Bank/Pier 1, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 518437307 E-mail/Text: payments@conservice.com Jan 07 2020 23:34:06 Conservice, P.O. Box 4718,
 Logan, UT 84323-4718
 518437312 EDI: DISCOVER.COM Jan 08 2020 04:03:00 Discover Financial, Attn: Bankruptcy Department,
 Po Box 15316, Wilmington, DE 19850
 518437316 EDI: TSYS2.COM Jan 08 2020 04:03:00 Macy's, Department Stores National Bank,
 P.O. Box 8061, Mason, OH 45040-8061
 518437329 +E-mail/Text: bankruptcy@savit.com Jan 07 2020 23:34:27 SaVit Collection Agency,
 Attn: Bankruptcy, Po Box 250, East Brunswick, NJ 08816-0250
 518437333 +EDI: RMSC.COM Jan 08 2020 04:03:00 Synchb/care Credit, Attn: Bankruptcy, Po Box 965060,
 Orlando, FL 32896-5060
 518440573 +EDI: RMSC.COM Jan 08 2020 04:03:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 518437334 +EDI: RMSC.COM Jan 08 2020 04:03:00 Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060,
 Orlando, FL 32896-5060

District/off: 0312-3

User: admin
Form ID: 318

Page 2 of 3
Total Noticed: 50

Date Rcvd: Jan 07, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518437335 +EDI: RMSC.COM Jan 08 2020 04:03:00 Synchrony Bank/Sams Club, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
518437336 EDI: TDBANKNORTH.COM Jan 08 2020 04:03:00 TD Bank, Attn: Bankruptcy, 1701 Rt 70 E,
Cherry Hill, NJ 08034
518437341 EDI: TFSR.COM Jan 08 2020 04:03:00 Toyota Financial Services, Atty: Bankruptcy Dept,
Po Box 8026, Cedar Rapids, IA 52409
518437343 +EDI: VERIZONCOMB.COM Jan 08 2020 04:03:00 Verizon Wireless,
Attn: Verizon Wireless Bankruptcy Admini, 500 Technology Dr, Ste 550,
Weldon Spring, MO 63304-2225

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518437305 Cole Taylor Bk/dovenmu
cr* +Maureen DeGeorge, 813 Windergrove Court, Ocoee, FL 34761-5610
518437289* +Amex/Bankruptcy, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518437292* +Bank of America, Attn: Bankruptcy NC4-105-02-77, Po Box 26012, Greensboro, NC 27420-6012
518437297* +Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101-2076
518437299* +Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
518437301* +Chase Mortgage, Attn: Bankruptcy Dept, Po Box 24696, Columbus, OH 43224-0696
518437309* +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,
Mason, OH 45040-8999
518437311* +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,
Mason, OH 45040-8999
518437315* +Linebarger Goggan Blair & Sampson, LLP, 61 Broadway, Suite 2600, New York, NY 10006-2840
518437322* +New Jersey Turnpike Authority, Administration Building, 581 Main Street, P.O. Box 5042,
Woodbridge, NJ 07095-5042
518437323* +New Jersey Turnpike Authority, Administration Building, 581 Main Street, P.O. Box 5042,
Woodbridge, NJ 07095-5042
518437328* +Raymour & Flanigan, Attn: Bankruptcy, Po Box 130, Liverpool, NY 13088-0130
518437337* ++TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2299
(address filed with court: TD Bank, Attn: Bankruptcy, 1701 Rt 70 E,
Cherry Hill, NJ 08034)
518437339* The Port Authority of NY & NJ, Violation Processing Center, P.O. Box 15186,
Albany, NY 12212-5186
518437340* The Port Authority of NY & NJ, Violation Processing Center, P.O. Box 15186,
Albany, NY 12212-5186

TOTALS: 1, * 15, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 09, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 7, 2020 at the address(es) listed below:

Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net,
NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
Michael A. Artis on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov
Rebecca Ann Solarz on behalf of Creditor PNC Bank, National Association
rsolarz@kmlawgroup.com
Sindi Mncina on behalf of Creditor JPMorgan Chase Bank, N.A. smncina@rascrane.com
Stuart M. Nachbar on behalf of Debtor Bruce L. DeGeorge stuart@snanj.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-3

User: admin
Form ID: 318

Page 3 of 3
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 7